

<i>SERFF Tracking Number:</i>	<i>GRTT-126181980</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guarantee Trust Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42591</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>National Combined Benefits Association</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: National Combined Benefits Association SERFF Tr Num: GRTT-126181980 State: ArkansasLH

TOI: H02G Group Health - Accident Only	SERFF Status: Closed	State Tr Num: 42591
Sub-TOI: H02G.000 Health - Accident Only	Co Tr Num:	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Author: Howard Moy	Disposition Date: 07/29/2009
	Date Submitted: 06/08/2009	Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Not filed in Illinois.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Association
Filing Status Changed: 07/29/2009	Explanation for Other Group Market Type:
	State Status Changed: 07/29/2009
Deemer Date:	Corresponding Filing Tracking Number:

Filing Description:

In accordance with the requirements of 23-86-106(C) of the Arkansas Insurance Code, we submit copies of the following for approval of the National Combined Benefits Association:

- Articles of Incorporation and by-laws; and
- Certificate of Non-Profit Corporation status from the states of Arkansas and Illinois.

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We intend to market our group accident only policy (MP-1300 et al) to this association. The policy was approved by your state on August 2, 2007 (SERFF Tracking No.: GRTT-125206312).

Thank you for your consideration of this filing.

Company and Contact

Filing Contact Information

Howard Moy, Senior Compliance Analyst hmoy@gtlic.com
1275 Milwaukee Ave. (847) 904-5786 [Phone]
Glenview, IL 60025 (847) 699-0093[FAX]

Filing Company Information

Guarantee Trust Life Insurance Company CoCode: 64211 State of Domicile: Illinois
1275 Milwaukee Avenue Group Code: 687 Company Type: Mutual
1275 Milwaukee Avenue
Glenview, IL 60025 Group Name: State ID Number:
(847) 460-4772 ext. [Phone] FEIN Number: 36-1174500

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 2 forms @ \$25
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guarantee Trust Life Insurance Company	\$50.00	06/08/2009	28433186

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/29/2009	07/29/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	06/09/2009	06/09/2009			

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Disposition

Disposition Date: 07/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

Please ignore my Objection Letter. This association was previously approved with another filing; therefore, we are approving it with this submission.

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTT-126181980 State: Arkansas

Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 42591

Company Tracking Number:

TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Certificate of Non-Profit Corporation Status	Approved-Closed	Yes
Supporting Document	Article of Incorporation and By-laws	Approved-Closed	Yes

SERFF Tracking Number: *GRTT-126181980* *State:* *Arkansas*
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Company Tracking Number:
TOI: *H02G Group Health - Accident Only* *Sub-TOI:* *H02G.000 Health - Accident Only*
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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/09/2009
Submitted Date 06/09/2009

Respond By Date

Dear Howard Moy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Article of Incorporation and By-laws (Supporting Document)

Comment:

In order to continue our review of the National Combined Benefits Association, we need all the information which is outlined in the attached questionnaire.

As soon as the additional information is received, we will continue our review.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

We have received your filing regarding the above named association/ discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.
2. Is this group incorporated? If so, give state of incorporation.
3. Is there a current office in Arkansas?
4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.
5. Are annual dues charged? If so, specify amount.
6. What are the specific activities of the organization?
7. What benefits are provided to the members in addition to insurance?
PLEASE ATTACH BROCHURES ON THE BENEFITS.
8. What qualifies an individual for membership?
9. How are members recruited? If by mailing list, advise the source of this list.
10. Attach a copy of the organization by-laws.
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.
12. Please attach a copy of the organization's most recent financial statement.
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Bypassed -Name:	Flesch Certification	Review Status:	Approved-Closed	07/29/2009
Bypass Reason:	N/A			
Comments:				

Bypassed -Name:	Application	Review Status:	Approved-Closed	07/29/2009
Bypass Reason:	N/A			
Comments:				

Satisfied -Name:	Certificate of Non-Profit Corporation Status	Review Status:	Approved-Closed	07/29/2009
Comments:				
Attachment:	AR-IL Non-Profit Corp cert.pdf			

Satisfied -Name:	Article of Incorporation and By-laws	Review Status:	Approved-Closed	07/29/2009
Comments:				
Attachment:	NCBA Bylaws - Articles of Incorp.pdf			

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Attachment "AR-IL Non-Profit Corp cert.pdf" could not be reproduced here for the following reason:
Unknown encryption type (4)

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Attachment "NCBA Bylaws - Articles of Incorporation.pdf" could not be reproduced here for the following reason: Unexpected end of file at file pointer 70